

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHOD AND SYSTEM FOR DETERMINING OPTIMAL LOAN OPTIONS

the specification of which: (check one)

 X is attached hereto

 was filed on: as application No.
and was amended on (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with 37 CFR 1.56.

I hereby claim the benefit of foreign priority under 35 USC 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application the priority of which is claimed:

Prior Foreign Application(s):

(Number)	(Country)	(Filing Date)	Priority Claimed
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I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below.

(Application Serial #)	(Filing Date)	Additional provisional application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.
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Yes No

I hereby claim the benefit of United States priority under 35 USC 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in a listed prior United States application in the manner provided by the first paragraph of 35 USC 112, I acknowledge the duty to disclose information material to the patentability of this application as defined in 37 CFR 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application

(Application Serial #)	(Filing Date)	(Status)
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 USC 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY

As a named inventor, I hereby appoint the following attorneys, all members of the bar, to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

Attorneys with the firm of Feldman, Gale & Weber, P.A.
Miami Center, 19th Floor, 201 South Biscayne Blvd,
Miami, Florida 33131-4332:

James A. Gale, Registration No. 32,222
Henry Kaplan, Registration No. 23,346
Stephanie C. Alvarez, Registration No. 44,503

and

Attorneys with the firm of Christopher & Weisberg, P.A.
200 East Las Olas Boulevard, Suite 2040,
Fort Lauderdale, Florida 33301:

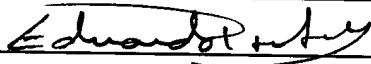
John Christopher, Registration No. 37,596
Alan M. Weisberg, Registration No. 43,982
Erdal R. Dervis, Registration No. 51,612
Jeffrey H. Kamenetsky, Registration No. 44,179

Send correspondence to:

Alan M. Weisberg
Christopher & Weisberg, P.A.
200 East Las Olas Boulevard
Suite 2040
Fort Lauderdale, FL 33301

Direct all telephone calls to:

Alan M. Weisberg
(954) 828-1488

FULL NAME OF INVENTOR (First or Sole):	Eduardo Pretell		
INVENTOR'S SIGNATURE:		DATE:	June 25, 2003
CITIZENSHIP:	United States of America		
RESIDENCE:	2926 San Juan Boulevard, Belmont, CA 94002		
POST OFFICE ADDRESS:	2926 San Juan Boulevard, Belmont, CA 94002		

FULL NAME OF (SECOND) INVENTOR		David Bruggeman	
INVENTOR'S SIGNATURE:	<i>David Bruggeman</i>	DATE:	6/27/2003
CITIZENSHIP:	United States of America		
RESIDENCE:	7584 Northland Place, San Ramon, CA 94583		
POST OFFICE ADDRESS:	7584 Northland Place, San Ramon, CA 94583		

FULL NAME OF (THIRD) INVENTOR:		Yunlong Xue	
INVENTOR'S SIGNATURE:	<i>Y. Xue</i>	DATE:	6/27/03
CITIZENSHIP:	Canada		
RESIDENCE:	5756 Owens Drive, #206, Pleasanton, CA 94588		
POST OFFICE ADDRESS:	5756 Owens Drive, #206, Pleasanton, CA 94588		